

What's New for 2016?

- Effective January 1, 2016, Cigna Healthcare will be the dental, vision and pharmacy carrier for the City of Memphis.
- Spouses are only eligible to participate in the City's medical plans if the spouse does not have access to insurance through an employer or former employer, including group Medicare Supplemental Coverage. **There will be no Spousal Surcharge.**
- A Spousal Verification forms is required to enroll your spouse on the plan. If you fail to submit the appropriate verifications, your spouse will be dropped from coverage.
- Regardless of your age, if you failed to participate or were notified and you failed to provide the required information during the Dependent Audit conducted by BMI, your dependent(s) coverage will terminate effective 12/31/2015. To appeal the termination of coverage decision and request to remain on the City sponsored medical plans all documentation you were required to submit to BMI will be required at enrollment for review. You must provide the documentation during the open enrollment period ending October 23, 2015.
- The Flexible Spending Account Health Care maximum has increased to \$2550.00 per year.

NOTE:

Open enrollment is the time for you to make changes of your choice to your benefit plans. If you have a qualifying life event, you may make changes during other times of the year. See the Medical Summary Plan Description for complete details of qualifying life events.